

Product name	Low Rate Visa Credit Card
Minimum credit limit	\$2,000
Minimum repayment	The greater of 2% (rounded up to the nearest dollar) of the closing balance or \$20, or if that closing balance is \$21 or less, that closing balance.
Interest rate on purchases	11.99% p.a.
Interest-free period	Up to 45 days interest free on purchases
Interest on cash advances	19.99% p.a.
Balance transfer interest rate	0% p.a. for 12 months from balance transfer date for new credit cards. After 12 months, the interest rate on any remaining balance will be charged at the cash advance rate. Minimum balance transfer amount is \$2,000.
Annual fee	\$49 p.a.
Late payment fee	\$10

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be found at australianmilitarybank.com.au/discloseddocuments.

For more information on choosing and using credit cards, visit the ASIC consumer website at moneysmart.gov.au.

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting australianmilitarybank.com.au/credit-card/low-rate-visa-card.